

In re:  
David M. Bizal  
Debtor

Case No. 21-13212-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 29, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db	+ David M. Bizal, 101 Kurtz Lane, Coatesville, PA 19320-1065

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
BERNADETTE IRACE	on behalf of Creditor Community Loan Servicing LLC birace@milsteadlaw.com
JOHN A. GAGLIARDI	on behalf of Creditor Kathleen M Bizal jgagliardi@wgflaw.com
JOSEPH L QUINN	on behalf of Debtor David M. Bizal CourtNotices@rqplaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 2 of 2

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KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: David M. Bizal, : Chapter 13  
Debtor : Bankruptcy No.: 21-13212-elf  
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**ORDER**

**AND NOW**, upon consideration of the Motion to Sell Real Property, and upon notice to all interested parties and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby

**ORDERED**, that debtor is granted permission to sell real property known as 101 Kurtz Lane, Coatesville, PA 19320 (“Property”) for the sale price of \$320,000 to buyers Herbert Habecker and Deborah Habecker (“Buyers”), who have been represented to be purchasing the Property at arms-length.

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyers, shall be distributed in the following manner and approximate amounts:

1. Estimated ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters \$ 2,000.00
2. Lien paid at closing – Nationstar Mortgage LLC \* \$ 94,049.77  
\* the mortgage lien shall be paid in full and will vary accordingly on actual settlement date.
3. Pennsylvania Real Estate Transfer Tax of 1.0% \$ 3,200.00
4. Commission to Dominick Fantanarosa (Agent of Sellers) \$ 8,000.00
5. Commission to Luke Berg (Agent of Buyers) \$ 8,000.00
6. Exempt sale proceeds paid to David Bizal \$ 25,150.00
7. Citizens Bank, N.A. (Claim 3) \$ 13,650.59
8. Discover Bank (Claim 5) \$ 14,324.93
9. Internal Revenue Service- priority and non-priority (Claim 17) \$ 11,929.58
10. Kathleen Bizal (Claim 25) \$ 27,984.70

11. Approximate payment to Kenneth West, Chapter 13 Trustee	<u>\$ 111,710.43</u>
Total:	\$ 320,000.00

The claims of Citizens Bank, N.A. (Claim 3), Discover Bank (Claim 5), and the Internal Revenue Service (Claim 17) shall be paid in full based upon a payoff statement as of settlement date. If a payoff statement is not made available, then the timestamped proof of claim filed in this bankruptcy case shall be used to closed the transation.

This Order permitting sale of the real estate shall be effective and enforceable immediately upon entry and Debtor David M Bizal and Kathleen Bizal and Buyers are authorized to close the Sale immediately upon entry of this Sale Order. The stay required under Bankruptcy Rule 6004(h) is hereby waived.

The title clerk shall fax a settlement statement from the closing directly to Kenneth E. West, Chapter 13 Trustee upon the close of the settlement to (215) 627-6299, and the Trustee shall promptly notify the title company of any objection to the sums to be disbursed. The title clerk shall immediately transmit the actual disbursement check to the trustee by overnight courier.

In the event the case is converted to Chapter 7, any funds remaining in the possession of the standing Chapter 13 trustee derived from the sale of the real estate shall be transferred to the appointed Chapter 7 trustee.

6/28/22

Date



**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**